

Information to identify the case:

Debtor 1	Robert H. Bennett	Social Security number or ITIN	xxx-xx-5283
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	Marsha J. Bennett	Social Security number or ITIN	xxx-xx-9341
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 16-32672-ABA			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Robert H. Bennett

Marsha J. Bennett

1/25/22

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Robert H. Bennett
Marsha J. Bennett
Debtors

Case No. 16-32672-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Jan 25, 2022

User: admin
Form ID: 3180W

Page 1 of 4
Total Noticed: 52

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 27, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Robert H. Bennett, Marsha J. Bennett, 214 Chestnut Ave, Marlton, NJ 08053-7148
cr	+ Nationstar Mortgage LLC, 8950 Cypress Water Blvd., Coppell, TX 75019-4620
516521577	+ AMCOL Systems, Inc., Amcol Systems, Inc., Po Box 21625, Columbia, SC 29221-1625
516521591	+ ARS/Account Resolution Specialist, Po Box 459079, Sunrise, FL 33345-9079
516521580	+ Apex Asset, 2501 Oregon Pike, Lancaster, PA 17601-4890
516718554	Apex Asset Management, LLC, Lourdes Cardiology Services, P.C., PO Box 5407, Lancaster, PA 17606-5407
516718553	Apex Asset Management, LLC, Lourdes Urgent Care, PO Box 5407, Lancaster, PA 17606-5407
516718551	Apex Asset Management, LLC, Virtua Health System - WJ, PO Box 5407, Lancaster, PA 17606-5407
516521593	+ Capital Collection Ser, 20 E Taunton Rd # Bilg50, Berlin, NJ 08009-2603
516521597	#+ Convergent Healthcare Recovery, 121 Ne Jefferson St, Suite 100, Peoria, IL 61602-1229
516521603	+ Emrg Phy Assoc of S Jersey, PC, PO Box 740021, Cincinnati, OH 45274-0021
516521615	+ Lourdes Cardiology Services, PO Box 31077, Newark, NJ 07101-0130
516521621	+ Mabt/confin, 121 Continental Dr Ste 1, Newark, DE 19713-4326
516751510	++ NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096 address filed with court., Nationstar Mortgage, PO Box 619096, Dallas TX 75261-9741
516648467	+ NCB Management Services, Inc., One Allied Drive, Trevoise, PA 19053-6945
516521622	+ Nationstar Mortgage LLC, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
516551739	+ Navient Solutions, Inc. on behalf of, NJHEAA, PO BOX 548, Trenton, NJ 08625-0548
516521628	+ Penn Credit, PO Box 988, Harrisburg, PA 17108-0988
516521633	+ Quest Diagnostics, PO Box 740775, Cincinnati, OH 45274-0775
516521638	++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court., State of New Jersey, PO Box 283, Trenton, NJ 08602
516683727	State of New Jersey, Department of Treasury, Division of Taxation, PO Box 245, Trenton, NJ 08695-0245
516624555	+ Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
516521642	+ Virtua Health Memorial, PO Box 7500-7542, Philadelphia, PA 19178-0001
516521645	++ WEST JERSEY ANESTHESIA ASSOCIATES PA, 1000 WHITE HORSE ROAD SUITE 204, VOORHEES NJ 08043-4408 address filed with court., West Jersey Anesthesia Associates, 102e Centre Blvd, Marlton, NJ 08053

TOTAL: 24

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jan 25 2022 20:34:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Jan 25 2022 20:34:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	Email/Text: ebnnotifications@creditacceptance.com	Jan 25 2022 20:34:00	Credit Acceptance Corporation, 25505 W. 12 Mile

District/off: 0312-1

User: admin

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			Road, Southfield, MI 48034-1846
516596749	EDI: AIS.COM	Jan 26 2022 01:33:00	American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
516521592	+ Email/Text: EBN_IndianapolisIMC@receivemoremp.com	Jan 25 2022 20:34:00	Berks Credit & Collections, Po Box 329, Temple, PA 19560-0329
516521595	+ EDI: CAPITALONE.COM	Jan 26 2022 01:33:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
516521596	+ EDI: COMCASTCBLCENT	Jan 26 2022 01:33:00	Comcast, 401 White Horse Rd Ste 2, Voorhees, NJ 08043-2600
516521599	+ Email/Text: legal-dept@cooperhealth.edu	Jan 25 2022 20:34:00	Cooper Health System, PO Box 6018, Bellmawr, NJ 08099-6018
516521601	+ Email/Text: ebnotifications@creditacceptance.com	Jan 25 2022 20:34:00	Credit Acceptance, 25505 West 12 Mile Rd, Suite 3000, Southfield, MI 48034-8331
516521606	EDI: AMINFOFP.COM	Jan 26 2022 01:33:00	First Premier Bank, 601 S Minneapolis Ave, Sioux Falls, SD 57104
516521607	EDI: AMINFOFP.COM	Jan 26 2022 01:33:00	First Premier Bank, 601 S Minneapolis Ave, Dious FDalls, SD 57104
516521609	+ EDI: HFC.COM	Jan 26 2022 01:33:00	HSBC Bank, PO Box 9, Buffalo, NY 14240-0009
516521610	EDI: IRS.COM	Jan 26 2022 01:33:00	Internal Revenue Service, PO Box 21126, Philadelphia, PA 19114
516592493	Email/PDF: MerrickBKNotifications@Resurgent.com	Jan 25 2022 20:39:37	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
516521624	+ EDI: NAVIENTFKASMSERV.COM	Jan 26 2022 01:33:00	Navient, Attn: Claims Dept, Po Box 9500, Wilkes-Barr, PA 18773-9500
516521625	+ Email/PDF: bankruptcy@ncfsi.com	Jan 25 2022 20:39:55	New Century Financial Service, 110 S Jefferson Rd # 104, Whippany, NJ 07981-1038
516521627	+ Email/Text: consumerhelpdesk@omega-rms.com	Jan 25 2022 20:34:00	Omega Rms, 7505 W Tiffany Springs Parkway, Kansas City, MO 64153-1313
516521631	EDI: PRA.COM	Jan 26 2022 01:33:00	Portfolio Recovery, Attn: Bankruptcy, Po Box 41067, Norfolk, VA 23541
516712163	+ EDI: JEFFERSONCAP.COM	Jan 26 2022 01:33:00	Premier Bankcard, Llc, c o Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-7999
516582405	+ EDI: CBS7AVE	Jan 26 2022 01:33:00	Seventh Avenue, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
516521636	+ EDI: CBS7AVE	Jan 26 2022 01:33:00	Seventh Avenue, Seventh Avenue, Inc, 1112 7th Ave, Monroe, WI 53566-1364
516521637	+ EDI: SWCR.COM	Jan 26 2022 01:33:00	Southwest Credit Systems, 4120 International Pkwy #1100, Carrollton, TX 75007-1958
516668861	+ EDI: RMSC.COM	Jan 26 2022 01:33:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
516521639	EDI: TFSR.COM	Jan 26 2022 01:33:00	Toyota Motor Credit Co, Toyota Financial Services, Po Box 8026, Cedar Rapids, IA 52408
516624555	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Jan 25 2022 20:34:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
517279103	Email/PDF: bncnotices@becket-lee.com	Jan 25 2022 20:40:08	Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516521640	+ Email/Text: bankruptcydepartment@tsico.com	Jan 25 2022 20:34:00	Transworld Sys Inc/51, Po Box 15618, Wilmington, DE 19850-5618
516783318	EDI: ECMC.COM		

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Jan 26 2022 01:33:00

US Department of Education, P O Box 16448,
Saint Paul MN 55116-0448

516521641 + EDI: VERIZONCOMB.COM

Jan 26 2022 01:33:00

Verizon, 500 Technology Dr, Suite 500, Weldon
Spring, MO 63304-2225

TOTAL: 29

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
516521578	*+	AMCOL Systems, Inc., Amcol Systems, Inc., Po Box 21625, Columbia, SC 29221-1625
516521579	*+	AMCOL Systems, Inc., Amcol Systems, Inc., Po Box 21625, Columbia, SC 29221-1625
516521581	*+	Apex Asset, 2501 Oregon Pike, Lancaster, PA 17601-4890
516521582	*+	Apex Asset, 2501 Oregon Pike, Lancaster, PA 17601-4890
516521583	*+	Apex Asset, 2501 Oregon Pike, Lancaster, PA 17601-4890
516521584	*+	Apex Asset, 2501 Oregon Pike, Lancaster, PA 17601-4890
516521585	*+	Apex Asset, 2501 Oregon Pike, Lancaster, PA 17601-4890
516521586	*+	Apex Asset, 2501 Oregon Pike, Lancaster, PA 17601-4890
516521587	*+	Apex Asset, 2501 Oregon Pike, Lancaster, PA 17601-4890
516521588	*+	Apex Asset, 2501 Oregon Pike, Lancaster, PA 17601-4890
516521589	*+	Apex Asset, 2501 Oregon Pike, Lancaster, PA 17601-4890
516521590	*+	Apex Asset, 2501 Oregon Pike, Lancaster, PA 17601-4890
516521594	*+	Capital Collection Ser, 20 E Taunton Rd # Bilg50, Berlin, NJ 08009-2603
516521598	*+	Convergent Heathcare Recovery, 121 Ne Jefferson St, Suite 100, Peoria, IL 61602-1229
516521600	*+	Cooper Health System, PO Box 6018, Bellmawr, NJ 08099-6018
516521602	*+	Credit Acceptance, 25505 West 12 Mile Rd, Suite 3000, Southfield, MI 48034-8331
516521605	*+	Equiant Financial Svcs, Attn: Bankruptcy Dept, 5401 N Pima Rd, Scottsdale, AZ 85250-2630
516521608	*	First Premier Bank, 601 S Minneapolis Ave, Sioux Falls, SD 57104
516521611	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court., Internal Revenue Service, PO Box 21126, Philadelphia, PA 19114
516521612	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court., Internal Revenue Service, PO Box 21126, Philadelphia, PA 19114
516521613	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court., Internal Revenue Service, PO Box 21126, Philadelphia, PA 19114
516521614	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court., Internal Revenue Service, PO Box 21126, Philadelphia, PA 19114
516521616	*+	Lourdes Cardiology Services, PO Box 31077, Newark, NJ 07101-0130
516521617	*+	Lourdes Cardiology Services, PO Box 31077, Newark, NJ 07101-0130
516521618	*+	Lourdes Cardiology Services, PO Box 31077, Newark, NJ 07101-0130
516521619	*+	Lourdes Cardiology Services, PO Box 31077, Newark, NJ 07101-0130
516521620	*+	Lourdes Cardiology Services, PO Box 31077, Newark, NJ 07101-0130
516521623	*+	Nationstar Mortgage LLC, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
516521626	*+	New Century Financial Service, 110 S Jefferson Rd # 104, Whippany, NJ 07981-1038
516521632	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court., Portfolio Recovery, Attn: Bankruptcy, Po Box 41067, Norfolk, VA 23541
516521629	*+	Penn Credit, PO Box 988, Harrisburg, PA 17108-0988
516521630	*+	Penn Credit, PO Box 988, Harrisburg, PA 17108-0988
516521634	*+	Quest Diagnostics, PO Box 740775, Cincinnati, OH 45274-0775
516521635	*+	Quest Diagnostics, PO Box 740775, Cincinnati, OH 45274-0775
516521643	*+	Virtua Health Memorial, PO Box 7500-7542, Philadelphia, PA 19178-0001
516521644	*+	Virtua Health Memorial, PO Box 7500-7542, Philadelphia, PA 19178-0001
516521604	###	Equiant Financial Svcs, Attn: Bankruptcy Dept, 5401 N Pima Rd, Scottsdale, AZ 85250-2630

TOTAL: 0 Undeliverable, 36 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

District/off: 0312-1

User: admin

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Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 27, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 25, 2022 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Elizabeth L. Wassall	on behalf of Creditor Nationstar Mortgage LLC ewassall@logs.com njbankruptcynotifications@logs.com;logsecf@logs.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
John R. Morton, Jr.	on behalf of Creditor Credit Acceptance Corporation ecfmail@mortoncraig.com mortoncraige cf@gmail.com
Lee Martin Perlman	on behalf of Joint Debtor Marsha J. Bennett ecf@newjerseybankruptcy.com mcdoherty@ecf.courtdrive.com;hspivak@ecf.courtdrive.com
Lee Martin Perlman	on behalf of Debtor Robert H. Bennett ecf@newjerseybankruptcy.com mcdoherty@ecf.courtdrive.com;hspivak@ecf.courtdrive.com
Raymond Shockley, Jr	on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8